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2           IN THE UNITED STATES BANKRUPTCY COURT FOR  
3           THE DISTRICT OF PUERTO RICO

4           IN THE MATTER OF:

5           LUIS VELAZQUEZ TOLEDO

CASE NO. 05-12615 SEK

6           MARIA I BURGOS RODRIGUEZ

Chapter 7

7           XXX-XX-5629

8           XXX-XX-0968

FILED & ENTERED ON 4/19/2006

9           Debtor(s)

10           DISCHARGE OF DEBTOR

11           It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The  
12 debtor is granted a discharge under section 727 of title 11, United States Code,  
13 (the Bankruptcy Code).

14           San Juan, Puerto Rico, this April 19, 2006.

15           BY THE COURT

16             
17           SARA E. DE JESUS KELLOGG  
18           U.S. Bankruptcy Judge

20           cc: all creditors

22           SEE SECOND PAGE OF THIS ORDER FOR IMPORTANT INFORMATION

1  
2       **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**  
3

4       This court order grants a discharge to the person named as the debtor. It is  
5       not a dismissal of the case and it does not determine how much money, if any, the  
6       trustee will pay to creditors.  
7

8       Collection of Discharged Debts Prohibited  
9

10      The discharge prohibits any attempt to collect from the debtor a debt that  
11     has been discharged. For example, a creditor is not permitted to contact a  
12     debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach  
13     wages or other property, or to take any other action to collect a discharged debt  
14     from the debtor. [In a case involving community property:] [There are also  
15     special rules that protect certain community property owned by the debtor's  
16     spouse, even if that spouse did not file a bankruptcy case.] A creditor who  
17     violates this order can be required to pay damages and attorney's fees to the  
18     debtor.

19      However, a creditor may have the right to enforce a valid lien, such as a  
20     mortgage or security interest, against the debtor's property after the  
21     bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.  
22     Also, a debtor may voluntarily pay any debt that has been discharged.

23       Debts That are Discharged  
24

25      The chapter 7 discharge order eliminates a debtor's legal obligation to pay  
26     a debt that is discharged. Most, but not all, types of debts are discharged if  
27     the debt existed on the date the bankruptcy case was filed. (If this case was  
28     begun under a different chapter of the Bankruptcy Code and converted to chapter  
29     7, the discharge applies to debts owed when the bankruptcy case was converted.)

30       Debts that are Not Discharged  
31

32      Some of the common types of debts which are not discharged in a chapter 7  
33     bankruptcy case are:

- 34       a. Debts for most taxes;
- 35       b. Debts that are in the nature of alimony, maintenance or support;
- 36       c. Debts for most student loans;
- 37       d. Debts for most fines, penalties, forfeitures, or criminal  
38           restitution obligations;
- 39       e. Debts for personal injuries or death caused by the debtor's  
40           operation of a motor vehicle while intoxicated;
- 41       f. Some debts which were not properly listed by the debtor;
- 42       g. Debts that the bankruptcy court specifically has decided or will  
43           decide in this bankruptcy case are not discharged;
- 44       h. Debts for which the debtor has given up the discharge protections by  
45           signing a reaffirmation agreement in compliance with the Bankruptcy  
46           Code requirements for reaffirmation of debts.

47      This information is only a general summary of the bankruptcy discharge.  
48      There are exceptions to these general rules. Because the law is complicated,  
49      you may want to consult an attorney to determine the exact effect of the  
50      discharge in this case.

**BAE SYSTEMS**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

District/off: 0104-3  
Case: 05-12615

User: graciamp  
Form ID: pdf001

Page 1 of 1  
Total Served: 22

Date Rcvd: Apr 19, 2006

The following entities were served by first class mail on Apr 21, 2006.

db +LUIS VELAZQUEZ TOLEDO, URB STAR LIGHT CALLE NOVAS 3059, PONCE, PR 00717-1476  
jdb +MARIA I BURGOS RODRIGUEZ, URB STAR LIGHT CALLE NOVAS 3059, PONCE, PR 00717-1476  
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140  
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192  
smg ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SERVICE, PO BOX 21126,  
PHILADELPHIA, PA 19114-0326)  
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,  
SAN JUAN, PR 00918  
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938  
cr BANCO BILBAO VIZCAYA ARGENTARIA, P.O. BOX 364745, SAN JUAN, PR 00936-4745  
2252711 BANCO BILBAO VIZCAYA, ENRIQUE NASSAR RIZEK ASSOCIATES, PO BOX 191017,  
SAN JUAN PR 00919-1017  
2252712 +BANCO POPULAR, PO BOX 362708, SAN JUAN PR 00936-2708  
2252714 +BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, GPO BOX 36-6818, SAN JUAN PR 00936-6818  
2252713 +BANCO POPULAR DE PUERTO RICO, BANKRUPTCY DEPARTMENT, GPO BOX 366818, SAN JUAN PR 00936-6818  
2252715 BANCO SANTANDER, PO BOX 362589, SAN JUAN PR 00936-2589  
2252716 CITI CARDS, PO BOX 70148, SAN JUAN PR 00936-8148  
2252717 +GC SERVICES, COLLECTION AGENCY DIVISION, PO BOX 3724, KNOXVILLE TN 37927-3724  
2252718 +HOME DEPOT, PO BOX 105980, DEPT 51, ATLANTA GA 30353-5980  
2252719 JC PENNEY, PO BOX 364788, SAN JUAN PR 00936-4788  
2252722 +LTD FINANCIAL SERVICES, 7322 SOUTH WEST, FREE WAY SUTIE 1600, HOUSTON TX 77074-2010  
2252723 SEARS, PO BOX 70148, SAN JUAN PR 00936-8148  
2252724 SEARS, PO BOX 183001, COLUMBUS OH 43218-3001  
2252720 TRINIDAD BURGOS, CONSTANCIA CALLE SOLLER, 3067, PONCE PR 00717  
2252721 ZALES, JEWELERS NATIONAL BANK, PO BOX 78840, PHOENIX AZ 85062-8840

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

2261921 BBVA-P.O. BOX 364745, SAN JUAN, P.R. 00936-4745

TOTALS: 1, \* 0

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pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2006

Signature:

